

**METHOD, SYSTEM, AND PORTABLE CONSUMER DEVICE USING
WILDCARD VALUES**

ABSTRACT OF THE DISCLOSURE

A portable consumer device is disclosed. The portable consumer device includes a body and a computer readable medium coupled to the body. The computer readable medium comprises a data string including one or more wildcard values. The data string is specifically associated with the consumer. For example, the data string may represent one or more products that the consumer prefers to use.

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